

DECEMBER 2022

THE SOURCE

COUNCIL ON AGING



Live Well. Age Well.

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Our Programs

Attendant Support
Chore Assistance
Errand & Shopping Support
Information & Assistance
Legal Service
Leisure & Learning Program
Nutrition Program
Pets & Loving Seniors Program (PALS)
Pet-2-Vet Program
Senior Health Insurance Counseling
Social Services
Support Groups
Telephone & Visiting Support
Senior Express Transportation

WE ARE BACK!

We are happy to announce that we will reopen our office on December 1, 2022. We want to thank you all for your support and understanding during our transition. Our newly-remodeled office space is designed to better serve our growing Leavenworth County community.

**711 Marshall Street, Suite 100
Leavenworth, KS 66048**

Starting December 1st, the COA will resume all regularly-scheduled activities and programs.

Click [HERE](#) for our December L&L Calendar.

We can't wait to see you!

2023 CHANGES IN MEDICARE PREMIUMS & DEDUCTIBLES

The Centers for Medicare & Medicaid Services (CMS) released the 2023 premiums, deductibles, and coinsurance amounts for the Medicare Part A and Part B programs, and the 2023 Medicare Part D income-related monthly adjustment amounts.

Medicare Part B Premium and Deductible

Medicare Part B covers physician services, outpatient hospital services, certain home health services, durable medical equipment, and certain other medical and health services not covered by Medicare Part A.

Each year the Medicare Part B premium, deductible, and coinsurance rates are determined according to the Social Security Act. The standard monthly premium for Medicare Part B enrollees will be \$164.90 for 2023, a decrease of \$5.20 from \$170.10 in 2022. The annual deductible for all Medicare Part B beneficiaries is \$226 in 2023, a decrease of \$7 from the annual deductible of \$233 in 2022. Medicare Open Enrollment for 2023 will end on December 7, 2022.

Medicare Savings Programs

To help with their Medicare costs, older adults with low incomes, and adults with disabilities may qualify to receive financial assistance from the Medicare Savings Programs (MSPs). The MSPs help millions of Americans access high-quality health care at a reduced cost, yet only about half of eligible people are enrolled. The MSPs help pay Medicare premiums and may also pay Medicare deductibles, coinsurance, and copayments for those who meet the conditions of eligibility. Enrolling in an MSP offers relief from these Medicare costs, allowing people to spend that money on other vital needs, including food, housing, or transportation. People with Medicare interested in learning more can visit: [Medicare Savings Programs | Medicare](#)

For a full list of 2023 premiums, deductibles, and coinsurance amounts, go to Centers for Medicare & Medicaid Services (CMS) at [2023 Medicare Parts A & B Premiums and Deductibles 2023 Medicare Part D Income-Related Monthly Adjustment Amounts | CMS](#)

Source: www.cms.gov, 09/2022

Open Enrollment Period



Explore your Medicare coverage options by going to

[Medicare.gov](https://www.medicare.gov)

or call the COA at 913.684.0777.

Remember to pick your plan by
December 7th.



NUTRITION CORNER

Staying Healthy During the Winter Months

December is a very busy month that can be filled with all sorts of celebrations. The amount of parties, family functions and festivities can feel overwhelming; it seems to be inevitable that we will indulge in all the tempting goods surrounding us this time of year. However, the festivities can still be enjoyable and healthy at the same time! Here are some tips to help you have a healthy and happy winter season:

1. **Don't skip meals:** Skipping meals with the goal of saving extra calories prior to celebrations and events could even backfire and lead to overeating at the event. Instead of depriving your body of the fuel it needs, consume your meals as you usually would and have filling snacks such as fruit, nuts or yogurt to help prevent being so hungry when you get to the event.
2. **Think color:** Make your plate look festive to match your festive spirit. Aim to diversify your meals by adding fruits and veggies with a pop of color!
3. **It's about the people, not the food:** Remember that this time of year is about being around the people you love and care about, whoever that may be. The food is just an extra bonus!
4. **Think before you drink:** The winter season brings about a list of drinks that make us feel warm and cozy but contribute a large amount of sugar. So, try to stick to water, sugar free seltzers and warm teas; enjoy just a serving or two of the special beverages.
5. **Eat until you are satisfied but not stuffed:** With the many food options we may be faced with, it's tempting to try a bit of everything until we feel stuffed! Think back to all the times this happened before; it isn't a pleasant feeling. So, check with your hunger and fullness cues as you eat and practice mindful eating; maybe look over at the buffet and choose the things that you *really* want to try.
6. **Contribute to healthy meals:** You can be the one who presents a healthy dish at potlucks and dinners. This way you have a healthy dish to consume, while encouraging others to choose it too! The dish does not have to be boring, spice it up with seasonal ingredients like pomegranate and persimmon!
7. **Most importantly, don't feel guilty:** This time of the year is filled with happiness and thankfulness. Don't beat yourself up if you overindulge; rather, savor this special meal and just plan for the next meal to be more balanced!

Source: UCDAVIS.edu (Safety Services), 12/2021



INGREDIENTS

| | |
|--------------------------|------------------------|
| 2 $\frac{3}{4}$ c. flour | 2 eggs |
| $\frac{1}{4}$ tsp salt | $\frac{1}{2}$ c. sugar |
| 1 tsp baking soda | 1 c. butter |
| 2 tsp cream of tartar | 1 T cinnamon |
| 1 $\frac{1}{2}$ c sugar | |



In a large canning jar, layer flour, salt, baking soda, cream of tartar and sugar. In a small bag, mix sugar and cinnamon. Place in top of jar. Make a label with instructions to attach.

Attach instructions: Preheat oven to 350. In large bowl cream 1 c. butter and 2 eggs. Add mix and stir until combined. Roll dough into 1-inch balls. In small bowl combine pour cinnamon sugar mixture. Roll in sugar. Place 2 inches apart on a cookie sheet. Bake 10-15 min. Makes 3 dozen cookies.

The Top 5 Financial Scams Targeting Older Adults

By: Genevieve Waterman, Director, Economic & Financial Security, National Council on Aging

Financial scams targeting older adults are costly, widespread, and on the rise. According to the Federal Bureau of Investigation (FBI), in 2021 there were 92,371 older victims of fraud resulting in \$1.7 billion in losses. This was a 74% increase in losses compared to 2020.

Why do financial scammers target seniors?

Fraudsters and con artists tend to go after older adults because they believe this population has plenty of money in the bank. But it's not just wealthy older Americans who are targeted. Older adults with low income are also at risk for fraud.

Financial scams often go unreported or can be tough to prosecute, so they're viewed as a "low-risk" crime. However, they're devastating to many older adults and can leave them in a vulnerable position, with limited ability to recover their losses.

How common are financial scams targeting older adults?

In the five-year period ending December 31, 2020, the U.S. Senate Special Committee on Aging Fraud Hotline received more than 8,000 complaints nationwide.

The **five** scams outlined below made up more than **65%** of these complaints.



1. Government impersonation scams

In government impersonation scams (also known as government imposter scams), scammers call unsuspecting older adults and pretend to be from the Internal Revenue Service (IRS), Social Security Administration, or Medicare. They may say the victim has unpaid taxes and threaten arrest or deportation if they don't pay up immediately. Or they may say Social Security or Medicare benefits will be cut off if the victim doesn't provide personal identifying information. This information can then be used to commit identity theft.

Government imposters may demand specific forms of payment, such as a prepaid debit card, cash, or wire transfer. Using special technology, they often "spoof" the actual phone number of a government agency or call from the same zip code (202 for Washington, D.C.,

for example). This can trick some people into thinking the caller is from a valid source.

2. Sweepstakes and lottery scams

The sweepstakes scam is one many people are familiar with. Here, scammers call an older adult to tell them they've won a lottery or prize of some kind. If they want to claim their winnings, the older adult must send money, cash, or gift cards up front—sometimes thousands of dollars' worth—to cover supposed taxes and processing fees. Scammers may impersonate well-known sweepstakes organizations (like Publishers Clearing House) to build trust among their victims. Of course, no prize is ever delivered. Sometimes, fraudsters are able to convince the older adult to send even more money by telling them their winnings will arrive soon. Many continue to call their victims for months and even years after defrauding them out of an initial sum of money.



3. Robocalls and phone scams

One common robocall is the “Can you hear me?” call. When the older person says “yes,” the scammer records their voice and hangs up.

Robocalls take advantage of sophisticated, automated phone technology to dial large numbers of households from anywhere in the world. While there are legal uses for this technology, robocalls can also be used to carry out a variety of scams on trusting older adults who answer the phone. Some robocalls may claim that a warranty is expiring on the victim's car or electronic device, and payment is needed to renew it. Like with government impersonation calls, scammers often spoof the number from which they're calling to make it appear as if the call is from a reputed organization.

One common robocall is the “Can you hear me?” call. When the older person says “yes,” the scammer records their voice and hangs up. The criminal then has a voice signature to authorize unwanted charges on items like stolen credit cards.

Yet another popular phone scam is the “impending lawsuit” scam. In this case, the victim receives an urgent, frightening call from someone claiming to be from a government or law enforcement agency (like the police). They are told if they don't pay a fine by a certain deadline, they will be sued or arrested for some made-up offense.

4. Computer tech support scams

Technical support scams prey on older people's lack of knowledge about computers and cybersecurity. A pop-up message or blank screen usually appears on a computer or phone, telling the victim their device is damaged and needs fixing. When they call the support number for help, the scammer may either request remote access to the older person's computer and/or demand they pay a fee to have it repaired. In 2021, the Internet Crime Complaint Center (IC3) fielded 13,900 tech support fraud complaints from older victims who suffered nearly \$238 million in losses.

“Tech support fraud is increasingly common and targets some of the most vulnerable individuals. Above

all, remember that whether it's a phone call or a website, legitimate tech support won't ever proactively seek you out to fix an issue,” said Emma McGowan, a privacy and Security expert at Avast.

Behind the numbers are real people who have endured devastating losses at the hands of cybercriminals. In 2021, a man from Illinois lost his life savings to scammers pretending to be an employee of a known antivirus company. Under the guise of giving the man a refund for unused software, these scam artists gained remote access to his bank account and home equity line of credit. They ultimately made away with nearly \$200,000—money that was never recovered.

If you're wondering how to avoid tech support scams, there are a number of things you can do. Learn how to protect yourself and if you suspect you've been a victim, follow these steps from our partner Avast.

5. The grandparent scam

The grandparent scam is so simple and so devious because it uses one of older adults' most reliable assets, their hearts. Scammers call a would-be grandparent and say something along the lines of: “Hi, Grandma, do you know who this is?” When the unaware grandparent guesses the name of the grandchild the scammer most sounds like, the scammer is able to instantly secure their trust. The fake grandchild then asks for money to solve some urgent financial problem (such as overdue rent, car repairs, or jail bond). They may beg the grandparent not to tell anyone. Since fraudsters often ask to be paid via gift cards or money transfer, which don't always require identification to collect, the older adult may have no way of ever recovering their money.

In other versions of this scam, the caller claims to be an arresting police officer, doctor, or lawyer trying to help the grandchild. They then use high-pressure tactics that play on the emotions of their victim to get them to send cash as quickly as possible. There are even reports of scammers showing up at older adults' homes, posing as a “courier” to pick up the money.

What to do if you think you've been the victim of a scam?

Scams are specially designed to catch us off guard, and they can happen to anyone. There's nothing to be ashamed of if you think you're a victim. Keep handy the phone numbers of resources that can help, including the local police, your bank (if money has been taken from your accounts), and Adult Protective Services. To obtain the contact information for Adult Protective Services in your area, call the Eldercare Locator, a government sponsored national resource line, at: 1-800-677-1116, or visit their website.

You can also [report scams online to the FTC](#). Sharing your experience can help prevent it from happening to another older adult.

Adult Protective Services: 1.800.922.5330

Source: National Council on Aging

It's officially, "Once I'm home I'm not going out again" season.



Be Ready! Winter Weather



www.cdc.gov/phpr/infographics.htm

PALS DECEMBER PET TIPS:



- * If you plan on having family over for the holidays, and your pet is not used to other people, try to confine them to a quiet room of your home. The extra anxiety of the holidays can cause your pet undue stress.
- * If your dog doesn't have a thick, plush hair coat consider a winter jacket when temperatures drop below 20°F. Make sure the jacket is snug and that your male dog doesn't urinate on the bottom belly strap, which can then worsen frostbite or cold injury.

For information about our pet programs, call Dawn at



Click the link below for KDOT traffic and travel information.

[KDOT: Traffic and Travel Information \(ksdot.org\)](http://KDOT: Traffic and Travel Information (ksdot.org))

December 2 is National Mutt Day

Also Known As...National Mixed Breed Dog Day

LOVE YOUR MUTT!

TIPS TO START SAVING ENERGY TODAY

KANSAS GAS SERVICE

Keep warm, not hot: When possible wear additional layers of clothing, consider turning down your thermostat and check your programmable settings.

Seal leaks around doors and windows: Apply weather-stripping or caulk to seal gaps and cracks around windows and doors to stop air leaks and prevent energy loss. If that is not an option, you can also cover windows with towels, sheets or plastic to help keep the warm air in your house. Seal air leaks in your unfinished basement, particularly along rim joists and sill plates. Add an airtight door to your fireplace to keep heated air from escaping through the chimney.

Reduce the temperature on your water heater: Set the temperature on your water heater to 120 degrees Fahrenheit or put it on the "warm" setting. If your home will be vacant for two days or more, set the dial to the pilot position for even more savings.

Change or clean filters: A clean filter on your furnace can lower your energy consumption by 5% to 15%. Dirty filters cost more to use and overwork the equipment.

Hold off on doing chores: Doing laundry and washing dishes can both use natural gas to heat the water and your dryer. If you can, wait until the extreme cold weather passes to complete these activities. If you cannot wait, use the cold setting where possible.

Change rotation of ceiling fans: Hot air rises, so reverse your ceiling fans to a clockwise rotation to push that warmth back downward.



Additionally, remember these safety tips during cold weather:

- Never use your stove or oven for home heating.
- Make sure nothing obstructs a furnace's air intake and that vents and flues are intact and unblocked to avoid the potential of carbon monoxide poisoning.
- When removing ice and snow in the vicinity of meters, vents or flues, do so carefully so as not to cause damage.
- Leave cabinet doors open, especially those on exterior walls, to reduce the risk of frozen pipes.

Source: Kansas Gas Service



To be added to our email distribution list,
please contact us @
seniors1st@leavenworthcounty.gov



For our full events and activities
calendar, visit our homepage @
[Council on Aging](http://CouncilonAging(leavenworthcounty.gov))
leavenworthcounty.gov



MEALS ON WHEELS

Volunteers Are Needed

- I. Do you have 1 1/2 hours during the week? (late morning)
- II. Do you like meeting new people?
- III. Do you want to help those in our community?
- IV. Do you drive?



MEALS on WHEELS
EASTERN KANSAS

If you would like to be a Meals on Wheels volunteer, contact Scarlet Ross at the *Council on Aging* by calling 913.684.0786 or email sross@leavenworthcounty.gov

All Meals on Wheels volunteers must be able to pass a criminal background check.

AGING RESOURCES

- Adult Protective Services.....1.800.922.5330
- Emergency Respite:
 - Country Care.....913.773.5517
 - Medical Lodge.....913.772.1844
- Guidance Center.....913.682.5118
- Kansas Aging and Disability Resource Center
.....855.200.2372
- Leavenworth County Health Department
.....913.250.2000
- Medicare 1.800.633.4227
- Poison Control Center.....1.800.222.1222
- Property Fraud Alert Hotline..1.800.728.3858
- Social Security Office1.800.772.1213
- Wyandotte/Leavenworth Area Agency on Aging..... 913.573.8531

SENIOR EXPRESS TRANSPORTATION

We are available to assist with your transportation needs for seniors age 50 and better, as well as persons of any age with disabilities. Services include shopping and business (bank/post office) trips once per week, and hairdresser appointments as well as transportation to medical trips and for work. As always, reservations are required, and taken on a first call, first serve basis, for all trip purposes. Accessible transportation available.

A fee is required per trip per person.

- ♦ \$2.50 per one-way trip within the County, including drive-thru business trips.
- ♦ \$10.00 per one-way trip to the Parallel Corridor, including Providence Medical Center and the Legends-area medical plazas.*
- ♦ \$15.00 per one-way, out-of-county medical trips within a 50-mile radius of Leavenworth.*

For current service status and to schedule your trip, call 913.684.0778.

Office Hours: Monday-Friday 7:00 am - 4:00 pm

Service Hours: Monday-Friday 8:00 am - 3:00 pm

Closed on weekends and most Federal holidays.

* \$100.00 per week maximum per client



Now Accepting **PayPal**



To best accommodate all of our clients, the COA is now set to take payments and donations online through PayPal.

Scan the QR code or in PayPal search for **Leavenworth County Council on Aging** or use @LVCOA



Some services are funded in part by the Older Americans Act and are provided without discrimination on the basis of race, color, religion, national origins or sex. If you feel that you have been discriminated against, you have the right to file a complaint with the Area Agency on Aging @ 1.888.661.1444

This informational brochure is published by:
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